

IN RE:

Fenzau, Karen S.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |                    |
|---|--------------------|
| For legal services, I have agreed to accept .....           | \$ <b>2,150.00</b> |
| Prior to the filing of this statement I have received ..... | \$ <b>1,306.00</b> |
| Balance Due .....   | \$ <b>844.00</b>   |

2. The source of the compensation paid to me was:  Debtor  Other (specify): \_\_\_\_\_
3. The source of compensation to be paid to me is:  Debtor  Other (specify): \_\_\_\_\_
4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 14, 2005

Date

/s/ Mark J. Stauber

Signature of Attorney

Mark J. Stauber

Name of Law Firm

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

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The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

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### **Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)\***

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)\***

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### **Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)\***

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)\***

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

\* Fees are subject to change and should be confirmed before filing.

## ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

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Case Number

October 14, 2005

/s/ Karen S. Fenzau  
Karen S. Fenzau

Debtor

Joint Debtor, if any

**INSTRUCTIONS:** If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

| FORM B1<br>United States Bankruptcy Court<br>Northern District of Illinois, Eastern Division  |                          | Voluntary Petition   |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
|---|--------------------------|--|--------------------------|-----------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------------|--------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Fenzau, Karen S.</b>   |                          | Name of Joint Debtor (Spouse) (Last, First, Middle):   |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| All Other Names used by the Debtor in the last 6 years<br>(include married, maiden, and trade names):   |                          | All Other Names used by the Joint Debtor in the last 6 years<br>(include married, maiden, and trade names):  |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D.<br>No. (if more than one, state all): <b>3563</b>  |                          | Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D.<br>No. (if more than one, state all):   |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| Street Address of Debtor (No. & Street, City, State & Zip Code):<br><b>347 Mark Avenue<br/>Glendale Heights, IL 60139</b>   |                          | Street Address of Joint Debtor (No. & Street, City, State & Zip Code):   |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| County of Residence or of the<br>Principal Place of Business: <b>DuPage</b>   |                          | County of Residence or of the<br>Principal Place of Business:  |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| Mailing Address of Debtor (if different from street address):   |                          | Mailing Address of Joint Debtor (if different from street address):  |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):  |                          |  |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Information Regarding the Debtor (Check the Applicable Boxes)</b>  |                          |  |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Venue</b> (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>   |                          |  |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Type of Debtor</b> (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s)      <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation      <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership      <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other _____      <input type="checkbox"/> Clearing Bank</p>   |                          | <b>Chapter or Section of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check one box) <p><input type="checkbox"/> Chapter 7      <input type="checkbox"/> Chapter 11      <input checked="" type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9      <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p> |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Nature of Debts</b> (Check one box) <p><input type="checkbox"/> Consumer/Non-Business      <input checked="" type="checkbox"/> Business</p>  |                          | <b>Filing Fee</b> (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only)<br/>Must attach signed application for the court's consideration<br/>certifying that the debtor is unable to pay fee except in installments.<br/>Rule 1006(b). See Official Form No. 3.</p>         |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Chapter 11 Small Business</b> (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101</p> <p><input type="checkbox"/> Debtor is and elects to be considered a small business under<br/>11 U.S.C. § 1121(e) (Optional)</p>  |                          | THIS SPACE IS FOR COURT USE ONLY   |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Statistical/Administrative Information</b> (Estimates only) <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>   |                          |  |                          |                             |                              |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>   |                          |  | 1-15                     | 16-49                       | 50-99                        | 100-199                       | 200-999                      | 1000-over                     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |
| 1-15  | 16-49                    |  | 50-99                    | 100-199                     | 200-999                      | 1000-over                     |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     |                               |                              |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> |                          | \$0 to \$50,000  | \$50,001 to \$100,000    | \$100,001 to \$500,000      | \$500,001 to \$1 million     | \$1,000,001 to \$10 million   | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million             | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| \$0 to \$50,000   | \$50,001 to \$100,000    | \$100,001 to \$500,000   | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million      |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input checked="" type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/>     |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <b>Estimated Debts</b> <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>  |                          | \$0 to \$50,000  | \$50,001 to \$100,000    | \$100,001 to \$500,000      | \$500,001 to \$1 million     | \$1,000,001 to \$10 million   | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million             | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| \$0 to \$50,000   | \$50,001 to \$100,000    | \$100,001 to \$500,000   | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million      |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |
| <input type="checkbox"/>  | <input type="checkbox"/> | <input checked="" type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/>     |                               |                                     |                          |                          |                                     |                          |                          |                          |                          |                          |

|   |               |  |
|---|---------------|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   |               | Name of Debtor(s):<br><b>Fenzau, Karen S.</b>      |
| <b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)  |               |  |
| Location<br>Where Filed: <b>None</b>  | Case Number:  | Date Filed:  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)   |               |  |
| Name of Debtor:<br><b>None</b>  | Case Number:  | Date Filed:  |
| District:   | Relationship: | Judge:   |
| <b>Signatures</b>   |               |  |
| <b>Signature(s) of Debtor(s) (Individual/Joint)</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct.<br/>                 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.<br/>                 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> |               |  |
| <input checked="" type="checkbox"/> <b>/s/ Karen S. Fenzau</b><br>Signature of Debtor   |               | <b>Karen S. Fenzau</b><br><input type="checkbox"/> |
| <input checked="" type="checkbox"/>   |               | Signature of Joint Debtor                          |
| Telephone Number (If not represented by attorney)<br><b>October 14, 2005</b><br>Date  |               |  |
| <b>Signature of Attorney</b><br><input checked="" type="checkbox"/> <b>/s/ Mark J. Stauber</b><br>Signature of Attorney for Debtor(s)<br><b>Mark J. Stauber 2709279</b><br>Printed Name of Attorney for Debtor(s)<br><b>Mark J. Stauber</b><br>Firm Name<br><b>1N141 County Farm Road, Suite 230</b><br>Address<br><b>Winfield, IL 60190</b><br><b>(630) 668-7700</b><br>Telephone Number<br><b>October 14, 2005</b><br>Date  |               |  |
| <b>Signature of Debtor (Corporation/Partnership)</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.<br/>                 The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>  |               |  |
| <input checked="" type="checkbox"/>   |               | Signature of Authorized Individual                 |
| Printed Name of Authorized Individual   |               | <input type="checkbox"/>                           |
| Title of Authorized Individual  |               | <input type="checkbox"/>                           |
| Date  |               | <input type="checkbox"/>                           |
| <b>Exhibit A</b><br><p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>  |               |  |
| <b>Exhibit B</b><br><p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>   |               |  |
| <input checked="" type="checkbox"/>   |               | Signature of Attorney for Debtor(s)                |
| <b>Exhibit C</b><br><p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br/> <input checked="" type="checkbox"/> No</p>  |               |  |
| <b>Signature of Non-Attorney Petition Preparer</b><br><p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>  |               |  |
| Printed Name of Bankruptcy Petition Preparer  |               |  |
| Social Security Number (Required by 11 U.S.C. § 110(c).)  |               |  |
| Address   |               |  |
| Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:   |               |  |
| If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.   |               |  |
| <input checked="" type="checkbox"/>   |               | Signature of Bankruptcy Petition Preparer          |
| Date  |               | <input type="checkbox"/>                           |
| A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.  |               |  |

**IN RE:**

**Fenzau, Karen S.**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **13**

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

#### AMOUNTS SCHEDULED

| NAME OF SCHEDULE                                   | ATTACHED<br>(YES/NO) | NUMBER OF<br>SHEETS | ASSETS            | LIABILITIES       | OTHER           |
|--|----------------------|---------------------|-------------------|-------------------|-----------------|
| A - Real Property                                  | Yes                  | 1                   | <b>189,900.00</b> |                   |                 |
| B - Personal Property                              | Yes                  | 2                   | <b>3,176.00</b>   |                   |                 |
| C - Property Claimed as Exempt                     | Yes                  | 1                   |                   |                   |                 |
| D - Creditors Holding Secured Claims               | Yes                  | 1                   |                   | <b>117,000.00</b> |                 |
| E - Creditors Holding Unsecured Priority Claims    | Yes                  | 1                   |                   | <b>0.00</b>       |                 |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes                  | 3                   |                   | <b>138,118.08</b> |                 |
| G - Executory Contracts and Unexpired Leases       | Yes                  | 1                   |                   |                   |                 |
| H - Codebtors                                      | Yes                  | 1                   |                   |                   |                 |
| I - Current Income of Individual Debtor(s)         | Yes                  | 1                   |                   |                   | <b>4,450.00</b> |
| J - Current Expenditures of Individual Debtor(s)   | Yes                  | 1                   |                   |                   | <b>3,955.00</b> |
| Total Number of Sheets in Schedules                |                      | <b>13</b>           |                   |                   |                 |
|  | Total Assets         |                     | <b>193,076.00</b> |                   |                 |
|  |                      | Total Liabilities   |                   | <b>255,118.08</b> |                 |

**IN RE Fenzau, Karen S.**

**Debtor(s)**

Case No.

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY  | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | CURRENT MARKET<br>VALUE OF DEBTOR'S<br>INTEREST IN PROPERTY<br>WITHOUT DEDUCTING<br>ANY SECURED CLAIM OR<br>EXEMPTION | AMOUNT OF SECURED<br>CLAIM |
|---|--|---|----------------------------|
| <b>debtor's residence - 347 Mark Avenue, Glendale Heights,<br/>Illinois. Debtor's one half interest: \$94,950</b> | <b>Fee Simple</b>                          | <b>J</b>  | <b>189,900.00</b>          |
|   |  |   | <b>117,000.00</b>          |

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(Report also on Summary of Schedules)

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY                               | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |                 |
|--|------------------|--|--|-----------------|
|  |                  |  | H<br>W<br>J<br>C   |                 |
| 1. Cash on hand.   | X                | <b>First American Bank checking account</b>                        | J  | <b>100.00</b>   |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | X                | <b>US Bank checking account</b>                                    | J  | <b>200.00</b>   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  |                  | <b>furniture and household goods</b>                               | J  | <b>500.00</b>   |
| 4. Household goods and furnishings, include audio, video, and computer equipment.  | X                | <b>necessary wearing apparel</b>                                   |  | <b>50.00</b>    |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X                | <b>life insurance policy - cash value</b>                          | W  | <b>1,825.00</b> |
| 6. Wearing apparel.  | X                |  |  |                 |
| 7. Furs and jewelry.   | X                |  |  |                 |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X                |  |  |                 |
| 9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  | X                |  |  |                 |
| 10. Annuities. Itemize and name each issue.  | X                |  |  |                 |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.   | X                |  |  |                 |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize.  | X                | <b>stock - Jessie &amp; Chopper's Place, Inc. - 100% in S Corp</b> |  | <b>1.00</b>     |
| 13. Interests in partnerships or joint ventures. Itemize.  | X                |  |  |                 |
| 14. Government and corporate bonds and other negotiable and non-negotiable instruments.  | X                |  |  |                 |
| 15. Accounts receivable.   | X                |  |  |                 |
| 16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.   | X                |  |  |                 |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars.   | X                |  |  |                 |

**IN RE Fenzau, Karen S.**

**Debtor(s)**

**Case No.**

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | H<br>W<br>J<br>C | CURRENT MARKET<br>VALUE OF DEBTOR'S<br>INTEREST IN PROPERTY<br>WITHOUT DEDUCTING<br>ANY SECURED CLAIM OR<br>EXEMPTION |
|--|------------------|--------------------------------------|------------------|---|
|  |                  |                                      |                  |   |
| 18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.         | X                |                                      |                  |   |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X                |                                      |                  |   |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X                |                                      |                  |   |
| 21. Patents, copyrights, and other intellectual property. Give particulars.  | X                |                                      |                  |   |
| 22. Licenses, franchises, and other general intangibles. Give particulars.   | X                |                                      |                  |   |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories.   |                  | 1990 GMC Suburban                    |                  | 500.00  |
| 24. Boats, motors, and accessories.  | X                |                                      |                  |   |
| 25. Aircraft and accessories.  | X                |                                      |                  |   |
| 26. Office equipment, furnishings, and supplies.   | X                |                                      |                  |   |
| 27. Machinery, fixtures, equipment, and supplies used in business.   | X                |                                      |                  |   |
| 28. Inventory.   | X                |                                      |                  |   |
| 29. Animals.   | X                |                                      |                  |   |
| 30. Crops - growing or harvested. Give particulars.  | X                |                                      |                  |   |
| 31. Farming equipment and implements.  | X                |                                      |                  |   |
| 32. Farm supplies, chemicals, and feed.  | X                |                                      |                  |   |
| 33. Other personal property of any kind not already listed. Itemize.   | X                |                                      |                  |   |

**0** continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

Debtor(s)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states. 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY  | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|----------------------------|---|
| <b>SCHEDULE A - REAL PROPERTY</b>  |                                      |                            |   |
| debtor's residence - 347 Mark Avenue, Glendale Heights, Illinois. Debtor's one half interest: \$94,950 | 735 ILCS 5 §12-901                   | 7,500.00                   | 189,900.00  |
| <b>SCHEDULE B - PERSONAL PROPERTY</b>  |                                      |                            |   |
| First American Bank checking account   | 735 ILCS 5 §12-1001(b)               | 100.00                     | 100.00  |
| US Bank checking account   | 735 ILCS 5 §12-1001(b)               | 200.00                     | 200.00  |
| furniture and household goods  | 735 ILCS 5 §12-1001(b)               | 500.00                     | 500.00  |
| necessary wearing apparel  | 735 ILCS 5 §12-1001(a)               | 50.00                      | 50.00   |
| life insurance policy - cash value   | 735 ILCS 5 §12-1001(h)(3)            | 1,825.00                   | 1,825.00  |
| stock - Jessie & Chopper's Place, Inc. - 100% in S Corp  | 735 ILCS 5 §12-1001(b)               | 1.00                       | 1.00  |
| 1990 GMC Suburban  | 735 ILCS 5 §12-1001(c)               | 500.00                     | 500.00  |

**IN RE Fenzau, Karen S.**

**Debtor(s)**

**Case No.**

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br><br>(See instructions above.) | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>W<br>J<br>C | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF<br>PROPERTY SUBJECT TO LIEN | U<br>N<br>L<br>I<br>S<br>P<br>U<br>T<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D |       | AMOUNT OF CLAIM<br>WITHOUT DEDUCTING<br>VALUE OF COLLATERAL |
|--|--------------------------------------|------------------|---|---|-------|---|
|  |                                      |                  |   | N<br>T<br>N<br>G<br>E<br>N<br>T   | ..... |   |
| Account No. 450-6  |                                      | X                | <b>mortgage on debtor's residence - 347 Mark Avenue, Glendale Heights, Illinois</b>                         |   |       | <b>117,000.00</b>   |
| <b>National City Mortgage Co.</b><br><b>P.O. Box 17677</b><br><b>Baltimore, MD 21297-1677</b>                |                                      |                  |   |   |       |   |
| Account No.  |                                      |                  |   |   |       |   |
|  |                                      |                  |   |   |       |   |
| Value \$   |                                      |                  | <b>189,900.00</b>   |   |       |   |
| Account No.  |                                      |                  |   |   |       |   |
|  |                                      |                  |   |   |       |   |
| Value \$   |                                      |                  |   |   |       |   |
| Account No.  |                                      |                  |   |   |       |   |
|  |                                      |                  |   |   |       |   |
| Value \$   |                                      |                  |   |   |       |   |
| Account No.  |                                      |                  |   |   |       |   |
|  |                                      |                  |   |   |       |   |
| Value \$   |                                      |                  |   |   |       |   |
| Account No.  |                                      |                  |   |   |       |   |
|  |                                      |                  |   |   |       |   |
| Value \$   |                                      |                  |   |   |       |   |
| Subtotal<br>(Total of this page)   |                                      |                  |   |   |       |   |
| <b>0</b> Continuation Sheets attached  |                                      |                  |   |   |       | <b>117,000.00</b>   |
|  |                                      |                  |   |   |       | <b>117,000.00</b>   |
| (Complete only on last sheet of Schedule D) <b>TOTAL</b>   |                                      |                  |   |   |       | <b>117,000.00</b>   |

**0** Continuation Sheets attached

|                                  |                   |
|----------------------------------|-------------------|
| Subtotal<br>(Total of this page) | <b>117,000.00</b> |
|----------------------------------|-------------------|

(Complete only on last sheet of Schedule D) **TOTAL** **117,000.00**  
(Report total also on Summary of Schedules)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3), as amended by § 1401 of Pub L. 109-8.

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER<br>(See instructions above.)  | C | O | D | H | W | J | C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | U | N | L | I | S | P | AMOUNT OF CLAIM |                  |
|--|---|---|---|---|---|---|---|--|---|---|---|---|---|---|-----------------|------------------|
|  | O | N | T | I | Q | U | I | E  | N | G | E | A | T | E | D               |                  |
| Account No. 0010<br><br><b>Advanta Bank Corp.<br/>P.O. Box 30715<br/>Salt Lake City, UT 84130-0715</b>   | X |   |   |   |   |   |   | <b>5/05 or prior - business purchases</b>  |   |   |   |   |   |   |                 | <b>21,424.49</b> |
| Account No. 2342<br><br><b>AT&amp;T Universal Card<br/>P.O. Box 688914<br/>Des Moines, IA 50368-8914</b> |   |   |   |   |   |   |   | <b>1999 to 5/05 or prior - business purchases</b>  |   |   |   |   |   |   |                 | <b>25,004.01</b> |
| Account No. 7198<br><br><b>Bank Of America - Visa<br/>P.O. Box 1758<br/>Newark, NJ 07101-1758</b>        | X |   |   |   |   |   |   | <b>1999-9/05 - business credit card purchases</b>  |   |   |   |   |   |   |                 | <b>8,892.92</b>  |
| Account No. 3853<br><br><b>Capital One FSB<br/>P.O. Box 790217<br/>St. Louis, MO 63179-0217</b>          | X |   |   |   |   |   |   | <b>8/05 or prior - credit card purchases</b>   |   |   |   |   |   |   |                 | <b>2,900.00</b>  |
| Account No. 0390<br><br><b>Capital One Small Business<br/>P.O. Box 34631<br/>Seattle, WA 98124-1631</b>  | X |   |   |   |   |   |   | <b>2002 business loan</b>  |   |   |   |   |   |   |                 | <b>16,186.48</b> |
| <b>Subtotal<br/>(Total of this page)</b>   |   |   |   |   |   |   |   |  |   |   |   |   |   |   |                 | <b>74,407.90</b> |
| (Complete only on last sheet of Schedule F) <b>TOTAL</b><br>(Report total also on Summary of Schedules)  |   |   |   |   |   |   |   |  |   |   |   |   |   |   |                 |                  |

2 Continuation Sheets attached

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER<br>(See instructions.)                           | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>W<br>J<br>C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>N<br>G<br>E<br>N<br>T |                            | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D |  | AMOUNT OF CLAIM  |
|---|--------------------------------------|------------------|--|--|----------------------------|--------------------------------------|--|------------------|
|   |                                      |                  |  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T           | E<br>D<br>A<br>T<br>E<br>D |                                      |  |                  |
| Account No. <b>5886</b><br><br><b>Chase</b><br>P.O. Box 15153<br>Wilmington, DE 19886-5153                                  |                                      |                  | <b>5/05 or prior - business credit card purchases</b>  |  |                            |                                      |  | <b>19,358.24</b> |
| Account No. <b>7318</b><br><br><b>Discover</b><br>P.O. Box 30395<br>Salt Lake City, UT 84130-0395                           |                                      |                  | <b>8/05 - Business cash advance</b>  |  |                            |                                      |  | <b>4,704.76</b>  |
| Account No. <b>5318</b><br><br><b>GE Money Bank</b><br>P.O. Box 960061<br>Orlando, FL 32896-0061                            |                                      |                  | <b>6/05 and prior - personal medical expenses</b>  |  |                            |                                      |  | <b>2,693.20</b>  |
| Account No. <b>0927</b><br><br><b>Home Depot</b><br>Department 32 - 2005900927<br>P.O. Box 6029<br>The Lakes, NV 88901-6029 | X                                    |                  | <b>8/05 and prior - business and personal purchases</b>  |  |                            |                                      |  | <b>592.23</b>    |
| Account No. <b>2459</b><br><br><b>MBNA</b><br>P.O. Box 15469<br>Wilmington, DE 19886-5469                                   | X                                    |                  | <b>5/05 or prior - business cash advances and purchases</b>                                      |  |                            |                                      |  | <b>9,235.32</b>  |
| Account No. <b>9135</b><br><br><b>Sam's Club</b><br>P.O. Box 4596<br>Carol Stream, IL 60197-4596                            | X                                    |                  | <b>9/05 and prior - credit purchases</b>   |  |                            |                                      |  | <b>603.12</b>    |
| Account No. <b>5367</b><br><br><b>Sears</b><br>P.O. Box 182149<br>Columbus, OH 43218  |                                      |                  | <b>8/05 and prior - personal credit purchases</b>  |  |                            |                                      |  | <b>924.56</b>    |

Sheet        1 of        2 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **38,111.43**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Fenzau, Karen S.

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER<br>(See instructions.)       | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>W<br>J<br>C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>N<br>G<br>E<br>N<br>T |                                      | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D |  | AMOUNT OF CLAIM   |
|---|--------------------------------------|------------------|--|--|--------------------------------------|--------------------------------------|--|-------------------|
|   |                                      |                  |  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T           | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D |                                      |  |                   |
| Account No. <b>161-90</b>   |                                      |                  | <b>8/05 or prior - personal credit card</b>  |  |                                      |                                      |  | <b>642.36</b>     |
| Target National Bank<br>P.O. Box 59231<br>Minneapolis, MN 55459-0231                                    |                                      |                  |  |  |                                      |                                      |  |                   |
| Account No. <b>699</b>  | X                                    |                  | <b>9/05 or prior - credit card purchases</b>   |  |                                      |                                      |  | <b>24,956.39</b>  |
| US Bank<br>P.O. Box 790179<br>St. Louis, MO 63179-0179  |                                      |                  |  |  |                                      |                                      |  |                   |
| Account No.   |                                      |                  |  |  |                                      |                                      |  |                   |
| Account No.   |                                      |                  |  |  |                                      |                                      |  |                   |
| Account No.   |                                      |                  |  |  |                                      |                                      |  |                   |
| Account No.   |                                      |                  |  |  |                                      |                                      |  |                   |
| Account No.   |                                      |                  |  |  |                                      |                                      |  |                   |
| Account No.   |                                      |                  |  |  |                                      |                                      |  |                   |
| Subtotal<br>(Total of this page)  |                                      |                  |  |  |                                      |                                      |  | <b>25,598.75</b>  |
| (Complete only on last sheet of Schedule F) <b>TOTAL</b><br>(Report total also on Summary of Schedules) |                                      |                  |  |  |                                      |                                      |  | <b>138,118.08</b> |

Debtor(s)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE<br>OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.<br>STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.<br>STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
|   |  |

Debtor(s)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR  | NAME AND ADDRESS OF CREDITOR  |
|---|---|
| <b>Jessie &amp; Choppers Place, Inc.<br/>105 W. State Street<br/>Geneva, IL 60134</b> | <b>Advanta Bank Corp.<br/>P.O. Box 30715<br/>Salt Lake City, UT 84130-0715</b>                  |
|   | <b>US Bank<br/>P.O. Box 790179<br/>St. Louis, MO 63179-0179</b>                                 |
|   | <b>Capital One FSB<br/>P.O. Box 790217<br/>St. Louis, MO 63179-0217</b>                         |
|   | <b>Capital One Small Business<br/>P.O. Box 34631<br/>Seattle, WA 98124-1631</b>                 |
|   | <b>Home Depot<br/>Department 32 - 2005900927<br/>P.O. Box 6029<br/>The Lakes, NV 88901-6029</b> |
|   | <b>MBNA<br/>P.O. Box 15469<br/>Wilmington, DE 19886-5469</b>                                    |
| <b>Kevin R. Fenzau<br/>347 Mark Avenue<br/>Glendale Heights, IL 60139</b>             | <b>Sam's Club<br/>P.O. Box 4596<br/>Carol Stream, IL 60197-4596</b>                             |
|   | <b>National City Mortgage Co.<br/>P.O. Box 17677<br/>Baltimore, MD 21297-1677</b>               |
|   | <b>Bank Of America - Visa<br/>P.O. Box 1758<br/>Newark, NJ 07101-1758</b>                       |



Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 1,368.00

Are real estate taxes included? Yes ✓ No \_\_\_\_\_

Is property insurance included? Yes ✓ No \_\_\_\_\_

Utilities: Electricity and heating fuel \$ 150.00

Water and sewer \$ 45.00

Telephone \$ 110.00

Other Cable T.V. \$ 77.00

Home maintenance (repairs and upkeep) \$ 50.00

Food \$ 400.00

Clothing \$ 100.00

Laundry and dry cleaning \$ \_\_\_\_\_

Medical and dental expenses \$ 150.00

Transportation (not including car payments) \$ 300.00

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ \_\_\_\_\_

Charitable contributions \$ \_\_\_\_\_

Insurance (not deducted from wages or included in home mortgage payments) \$ \_\_\_\_\_

Homeowner's or renter's \$ \_\_\_\_\_

Life \$ 60.00

Health \$ \_\_\_\_\_

Auto \$ 37.00

Other \$ \_\_\_\_\_

Taxes (not deducted from wages or included in home mortgage payments) \$ \_\_\_\_\_

(Specify) Husband's Tax Bill \$ 8.00

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan) \$ \_\_\_\_\_

Auto \$ \_\_\_\_\_

Other Husband's Credit Cards \$ 1,100.00

Alimony, maintenance, and support paid to others \$ \_\_\_\_\_

Payments for support of additional dependents not living at your home \$ \_\_\_\_\_

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)** \$ 3,955.00

## (FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$ 4,450.00
- B. Total projected monthly expenses \$ 3,955.00
- C. Excess income (A minus B) \$ 495.00
- D. Total amount to be paid into plan each Monthly \$ 495.00

(interval)

Debtor(s)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **14** sheets, and that  
 (Total shown on summary page plus 1)  
 they are true and correct to the best of my knowledge, information, and belief.

Date: October 14, 2005 Signature: /s/ Karen S. Fenzau Debtor  
Karen S. Fenzau

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
 (Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
 (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
 (Total shown on summary page plus 1)

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

**Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.**

IN RE:

Fenzau, Karen S.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

"*In business.*" A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"*Insider.*" The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

**3,145.00 2003 - business income**

**385.00 2003 - wages**

**-6,619.00 2004 - business loss**

**1,700.00 2004 - wages**

**0.00 2005 - year-to-date**

### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE  
Mark J. Stauber  
1N141 County Farm Road, Suite 230  
Winfield, IL 60190

DATE OF PAYMENT, NAME OF  
PAYOR IF OTHER THAN DEBTOR  
**10/05/05**

AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY  
**1,306.00**

#### 10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
- None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
- None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
- None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.
- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.

#### 25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 14, 2005 Signature /s/ Karen S. Fenzau **Karen S. Fenzau**  
of Debtor

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Fenzau, Karen S.

Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 17

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: October 14, 2005

*/s/ Karen S. Fenzau*

Debtor

Joint Debtor

Fenzau, Karen S.  
347 Mark Avenue  
Glendale Heights, IL 60139

Home Depot  
Department 32 - 2005900927  
P.O. Box 6029  
The Lakes, NV 88901-6029

Mark J. Stauber  
1N141 County Farm Road, Suite 230  
Winfield, IL 60190

Jessie & Choppers Place, Inc.  
105 W. State Street  
Geneva, IL 60134

Advanta Bank Corp.  
P.O. Box 30715  
Salt Lake City, UT 84130-0715

Kevin R. Fenzau  
347 Mark Avenue  
Glendale Heights, IL 60139

AT&T Universal Card  
P.O. Box 688914  
Des Moines, IA 50368-8914

MBNA  
P.O. Box 15469  
Wilmington, DE 19886-5469

Bank Of America - Visa  
P.O. Box 1758  
Newark, NJ 07101-1758

National City Mortgage Co.  
P.O. Box 17677  
Baltimore, MD 21297-1677

Capital One FSB  
P.O. Box 790217  
St. Louis, MO 63179-0217

Sam's Club  
P.O. Box 4596  
Carol Stream, IL 60197-4596

Capital One Small Business  
P.O. Box 34631  
Seattle, WA 98124-1631

Sears  
P.O. Box 182149  
Columbus, OH 43218

Chase  
P.O. Box 15153  
Wilmington, DE 19886-5153

Target National Bank  
P.O. Box 59231  
Minneapolis, MN 55459-0231

Discover  
P.O. Box 30395  
Salt Lake City, UT 84130-0395

US Bank  
P.O. Box 790179  
St. Louis, MO 63179-0179

GE Money Bank  
P.O. Box 960061  
Orlando, FL 32896-0061